

United States Bankruptcy Court

Eastern District of Virginia

Richmond Division

701 East Broad Street

Richmond, VA 23219

Case Number 11-31035-KRH

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marcella Denise Herbert
aka Marcella D Saunders, aka Herbert
Marcella Saunders, aka Marcella Denise
Saunders-Herbert
1404 Georgia Ave.
Richmond, VA 23220

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-0464

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

NOTICE OF REQUIREMENT TO FILE
CERTIFICATION OF COMPLETION
OF COURSE IN PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 60 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: May 19, 2014

William C. Redden
Clerk of Court

(ntcfnmgtvSept2013.jsp)

*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See FRBP 1007(b)(7).

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Eastern District of Virginia

In re:
Marcella Denise Herbert
Debtor

Case No. 11-31035-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
Form ID: ntcfnmgt

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 19, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2014.

db +Marcella Denise Herbert, 1404 Georgia Ave., Richmond, VA 23220-6802

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2014 at the address(es) listed below:

Deanna H. Hathaway on behalf of Debtor Marcella Denise Herbert ecf@hathawayadair.com,
hathawayadair@gmail.com
Harry Shaia, Jr harryshaia@spinella.com,
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com
Julia Bonham Adair on behalf of Debtor Marcella Denise Herbert hathawayadair@gmail.com,
ecf@hathawayadair.com
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net

TOTAL: 4